

Information to identify the case:

Robert F Conklin Sr.

Debtor 1:  
First Name Middle Name Last Name  
Debtor 2:  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court: District of New Jersey  
Case number: 21-12535-VFP

Social Security number or ITIN: xxx-xx-3529  
EIN: \_\_\_\_\_  
Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_  
Date case filed in chapter: 13 3/29/21  
Date case converted to chapter: 7 9/22/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert F Conklin Sr.	
2. All other names used in the last 8 years		
3. Address	121 Athenia Avenue Clifton, NJ 07013	
4. Debtor's attorney	Gary M. Didieo Didieo Law Firm, LLC 1600 Route 208 PO Box 660 Hawthorne, NJ 07507	Contact phone 201-213-0883 Email: <a href="mailto:gmd@didieolaw.com">gmd@didieolaw.com</a>
5. Bankruptcy trustee	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 9/23/21
<b>7. Meeting of creditors</b>	<b>October 15, 2021 at 11:30 AM</b>	Location:  <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline:</b> 12/14/21
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>Please do not file a proof of claim unless you receive a notice to do so.</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Robert F Conklin, Sr.  
Debtor

Case No. 21-12535-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Sep 23, 2021

Form ID: 309A

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Robert F Conklin, Sr., 121 Athenia Avenue, Clifton, NJ 07013-2651
519165357	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519163752	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519211003	+ Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
519150892	+ City of Clifton, 900 Clifton Avenue, Clifton, NJ 07013-2708
519150895	+ Dnf Assoc, 2351 N Forest Road, Getzville, NY 14068-9902
519192401	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519150901	+ Lyons Doughty Veldhuis, 136 Gaither Drive, suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519150902	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519150903	+ Nationwide Credit, PO Box 15130, Wilmington, DE 19850-5130
519195497	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519150904	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court; New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519154993	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519150907	+ Zwicker and Associates, 1020 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-3518

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gmd@didieolaw.com	Sep 23 2021 20:25:00	Gary M. Didieo, Didieo Law Firm, LLC, 1600 Route 208, PO Box 660, Hawthorne, NJ 07507
tr	+ Email/Text: charles.forman@txitrustee.com	Sep 23 2021 20:26:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 23 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 23 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519150886	+ EDI: AMEREXPR.COM	Sep 24 2021 00:28:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519150887	EDI: BANKAMER.COM	Sep 24 2021 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
519160929	EDI: BANKAMER.COM	Sep 24 2021 00:28:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519150890	+ EDI: BANKAMER.COM	Sep 24 2021 00:28:00	Bk Of Amer, 4909 Savarese Circle, Tampa, FL 33634-2413
519150891	+ EDI: CAPITALONE.COM	Sep 24 2021 00:28:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
519150893	+ EDI: WFNNB.COM		

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Sep 23, 2021

Form ID: 309A

Total Noticed: 35

519157119	EDI: DISCOVER.COM	Sep 24 2021 00:28:00	Comenitycb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
519150894	+ EDI: DISCOVER.COM	Sep 24 2021 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519150896	Email/Text: reports@halstedfinancial.com	Sep 24 2021 00:28:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
519150897	+ EDI: IRS.COM	Sep 23 2021 20:26:00	Halsted, PO Box 828, Skokie, IL 60076
519150898	EDI: JPMORGANCHASE	Sep 24 2021 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519169329	Email/PDF: resurgentbknotifications@resurgent.com	Sep 24 2021 00:28:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
519150899	Email/PDF: resurgentbknotifications@resurgent.com	Sep 23 2021 20:36:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519224030	EDI: Q3G.COM	Sep 24 2021 00:28:00	Lvvn Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
519150905	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 23 2021 20:26:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
519150906	EDI: TDBANKNORTH.COM	Sep 24 2021 00:28:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519226369	+ EDI: AIS.COM	Sep 24 2021 00:28:00	Td Bank N.a., P.O. Box 84037, Columbus, GA 31908-4037
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519150889	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
519150888	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
519150900	*	Lvvn Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
519313251	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2021

Signature: /s/Joseph Speetjens